

Certificate Number: 05781-MA-DE-008413757

Bankruptcy Case Number: 09-18185

CERTIFICATE OF DEBTOR EDUCATION

I certify that on September 21, 2009, at 12:13 o'clock PM PDT,

Robin Brodsky completed a course on personal financial
management given by internet by

Sage Personal Finance,

a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning
personal financial management in the District of Massachusetts.

Date: September 21, 2009

By /s/Allison M Geving

Name Allison M Geving

Title President